Case 24-11793-amc Doc 5 Filed 05/28/24 Entered 05/28/24 12:48:53 Document 5/24/24 4:32PM Page 1 of 23 Fill in this information to identify your case and this filing: Debtor 1 **Rustam Dosmatov** Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) Eastern District of Pennsylvania United States Bankruptcy Court for the: Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part B Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? ☐ No. Go to Part 2. Yes. Where is the property? What is the property? Check all that apply 1.1 306 Ridgeway Place Single-family home Do not deduct secured claims or exemptions. Put Street address, if available, or other description the amount of any secured claims on Schedule D: Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the 19116-0000 Philadelphia PA Land entire property? portion you own? \$368,400.00 \$184,200.00 City State ZIP Code Investment property Timeshare Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Philadelphia Debtor 2 only Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number:

Case 24-11793-amc Doc 5 Filed 05/28/24 Entered 05/28/24 12:48:53 Desc Main Page 2 of 23 5/24/24 4:32PM Document Debtor 1 **Rustam Dosmatov** Case number (if known) If you own or have more than one, list here: 1.2 What is the property? Check all that apply 11007 Philmont PL Single-family home Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Street address, if available, or other description Duplex or multi-unit building Creditors Who Have Claims Secured by Property. Condominium or cooperative Manufactured or mobile home Current value of the Current value of the Philadelphia PA 19116-0000 П entire property? portion you own? \$27,769.00 City State ZIP Code Investment property \$396,700.00 Timeshare Describe the nature of your ownership interest Other (such as fee simple, tenancy by the entireties, or a life estate), if known. Who has an interest in the property? Check one Debtor 1 only Philadelphia Debtor 2 only County Debtor 1 and Debtor 2 only Check if this is community property At least one of the debtors and another (see instructions) Other information you wish to add about this item, such as local property identification number: Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for \$211,969.00 pages you have attached for Part 1. Write that number here.....=> Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Kia 3.1 Make: Who has an interest in the property? Check one the amount of any secured claims on Schedule D: **Forte** Creditors Who Have Claims Secured by Property. Model: Debtor 1 only 2022 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 28000 entire property? portion you own? Debtor 1 and Debtor 2 only Other information: At least one of the debtors and another \$19,000.00 \$19,000.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No No ☐ Yes

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for

pages you have attached for Part 2. Write that number here.....=>

Current value of the portion you own?
Do not deduct secured claims or exemptions.

\$19,000.00

Page 3 of 23 5/24/24 4:32PM Document Debtor 1 Case number (if known) **Rustam Dosmatov** 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe..... \$5,000.00 **Furniture** 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories ☐ No Yes. Describe..... Clothes \$500.00 Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses No No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list No. ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$5,500.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets

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Do you own or have any legal or equitable interest in any of the following?

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Current value of the portion you own?
Do not deduct secured claims or exemptions.

Desc Main

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Debtor 1 Rustam Dosmatov Case number (if known)

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

26.	Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No		
	☐ Yes. Give specific information about them		
27.	 Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses No 	s, professional licens	es
	☐ Yes. Give specific information about them		
M	loney or property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	B. Tax refunds owed to you		
	■ No Signature in Section 1. No Section 1. No Section 2. Section	the tax years	7
29.	 Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce No 	e settlement, property	v settlement
	☐ Yes. Give specific information		
30.	 Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pathone benefits; unpaid loans you made to someone else 	oay, workers' compe	nsation, Social Security
	■ No □ Yes. Give specific information		
31.	 Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowned No 	r's, or renter's insura	nce
	Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary:	:	Surrender or refund value:
32.	 Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are cu someone has died. 	rrently entitled to rec	eive property because
	■ No □ Yes. Give specific information		
33.	 B. Claims against third parties, whether or not you have filed a lawsuit or made a demand fo Examples: Accidents, employment disputes, insurance claims, or rights to sue No Yes. Describe each claim 	r payment	
34.	I. Other contingent and unliquidated claims of every nature, including counterclaims of the ■ No	debtor and rights to	o set off claims
	☐ Yes. Describe each claim		
35	5. Any financial assets you did not already list Mo		
	☐ Yes. Give specific information		
36	6. Add the dollar value of all of your entries from Part 4, including any entries for pages yo for Part 4. Write that number here		\$4,740.00
162.000			

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

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Fill in this information to identify your case:	· "有一个"	<u>,</u>	The state of the s	X-
Debtor 1 Rustam Dosmatov	2		2.00.2.00	-,
	dle Name	Las	st Name	
Debtor 2 Spouse if, filing) First Name Midd	ile Name	Las	st Name	
5	n District of Penns			
Jnited States Bankruptcy Court for the: Easter	TI DIGUIOCOTT GIATI	,		
Case number (If known)				☐ Check if this is an
n Mown)				amended filing
200	d			
Official Form 106C				
Schedule C: The Propert	y You Clai	m	as Exempt	4/22
Be as complete and accurate as possible. If two mar the property you listed on Schedule A/B: Property (Coneeded, fill out and attach to this page as many copicase number (if known). For each item of property you claim as exempt, you	Official Form 106A/B) are sof Part 2: Additional are sof Part 2: Additional are specify the	al Pag	ur source, list the property that you go as necessary. On the top of any current of the exemption you claim.	claim as exempt. If more space is additional pages, write your name and One way of doing so is to state a
specific dollar amount as exempt. Alternatively, any applicable statutory limit. Some exemptions unds—may be unlimited in dollar amount. However, the applicable statutory amount.	—such as those for lever, if you claim an	nealtl exem	n aids, rights to receive certain b ption of 100% of fair market valu	enefits, and tax-exempt retirement e under a law that limits the
Part 1: Identify the Property You Claim as Ex	empt			
Which set of exemptions are you claiming?	Check one only, even	if you	ır spouse is filing with you.	
You are claiming state and federal nonbank				
☐ You are claiming federal exemptions. 11 U.				
2. For any property you list on Schedule A/B th		nnt i	fill in the information below.	
Brief description of the property and line on	Current value of the	*******	unt of the exemption you claim	Specific laws that allow exemption
Schedule A/8 that lists this property	portion you own			
198	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
306 Ridgeway Place Philadelphia, PA	\$184,200.00		\$184,200.00	25 U.S.C. § 412a
19116 Philadelphia County Line from Schedule A/B: 1.1			100% of fair market value, up to	
Line from Schedule AVB. 1.1		_	any applicable statutory limit	
11007 Philmont PL Philadelphia, PA	A07 700 00	tered	¢27.700.00	25 U.S.C. § 412a
19116 Philadelphia County	\$27,769.00		\$27,769.00	20 0101013 1124
Line from Schedule A/B: 1.2			100% of fair market value, up to any applicable statutory limit	
2022 Kia Forte 28000 miles	\$19,000.00	10	\$300.00	42 Pa.C.S. § 8123(a)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
3. Are you claiming a homestead exemption of (Subject to adjustment on 4/01/25 and every 3 ■ No □ Yes. Did you acquire the property covere	years after that for ca	ses fi		

☐ Yes

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•	· · · · · · · · · · · · · · · · · · ·	Document	Page	8 of 23		5/24/24 4:32PM
Fill in this informa	ntion to identify you	rcase:				
Debtor 1	Rustam Dosmat	ov				
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
,				_		
United States Bank	kruptcy Court for the:	Eastern District of Per	nnsylvania	a		
Case number ((if known)					_	if this is an ed filing
Official Form	106D					
		Who Have Claims	Sacura	ad by Proports	. If	12/15
Schedule r	J. Cieditois	AALIO LIAVE CIAIIIIS	DECMIC	any riopeit	1	12/10
Be as complete and a is needed, copy the Anumber (if known).	accurate as possible. I Additional Page, fill it c	f two married people are filing togeth out, number the entries, and attach it t	er, both are to this form.	equally responsible for su On the top of any addition	pplying correct informat nal pages, write your nar	ion. If more space ne and case
,	ave claims secured by	your property?				
☐ No. Check t	this box and submit th	nis form to the court with your other	schedules.	You have nothing else to	report on this form.	
	all of the information b					
Paridi: List All						
2, List all secured c	laims. If a creditor has r	nore than one secured claim, list the cre a particular claim, list the other creditors			Column B Value of collateral	Column C
much as possible, lis	t the claims in alphabetic	cal order according to the creditor's nam	ie.	Do not deduct the	that supports this	portion
2.1 Flagstar Ba	ank	Describe the property that secures	the claim:	value of collateral. \$144,293.00	claim Unknown	If any \$144,293.00
Creditor's Name		FHA Real Estate Mortgage				
Attn: Bank 5151 Corpo	orate Drive	As of the date you file, the claim is: apply.	Check all that			٠,
Troy, MI 48	3098	Contingent				
Number, Street, 6	City, State & Zip Code	Unliquidated				,
.Who owes the deb	at? Chook one	☐ Disputed Nature of lien. Check all that apply.				
promise and the second	of the choice.	An agreement you made (such as	mortagae or	sacurad		
Debtor 1 only	Section 19	car loan)	mortgage or	securou		
Debtor 1 and Det	htoŕ 2 only	☐ Statutory lien (such as tax lien, me	chanic's lien)	1		
	e debtors and another	☐ Judgment lien from a lawsuit	,			
☐ Check if this cla		Other (including a right to offset)				
community dek	Opened 09/16 Last		. 442	•		

Date debt was incurred Active 05/24

4433

Last 4 digits of account number

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Debtor 1	Rustam Do	osmatov		Case number (if known)		
	First Name	Middle N	ame Last Name	· · · · · · · · · · · · · · · · · · ·		
Co	edom Morto	gage	Describe the property that secures the claim:	\$344,971.00	Unknown	\$344,971.00
Att 907 Ste	n: Bankrupt 7 Pleasant V e 3	alley Ave,	As of the date you file, the claim is: Check all that apply.			
	Laurel, NJ (☐ Contingent			
	ber, Street, City, S	<i>(</i>),	☐ Unliquidated ☐ Disputed Nature of lien. Check all that apply.			
Debtor Debtor Debtor	•	only	 □ An agreement you made (such as mortgage or so car loan) □ Statutory lien (such as tax lien, mechanic's lien) 	ecured		
☐ At leas	t one of the deb	tors and another	☐ Judgment lien from a lawsuit			
	if this claim re nunity debt	lates to a	Other (including a right to offset)		- Articles	
Date debt	was incurred	Opened 09/23 Last Active 4/07/24	Last 4 digits of account number 4332	!		
		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
2.3 Kia	a Motors Fin	ance	Describe the property that secures the claim:	\$27,514.00	Unknown	Unknown
Cred	litor's Name		Automobile			
	n: Bankrup	tcy				
Fo	Box 20825 untain Valle 728	y, CA	As of the date you file, the claim is: Check all that apply.			
Num	nber, Street, City, S	tate & Zip Code	☐ Unliquidated ☐ Disputed			
Who owe	es the debt? C	heck one.	Nature of lien. Check all that apply.			
Debtor	•		☐ An agreement you made (such as mortgage or s car loan)	ecured		
☐ Debtor	r 1 and Debtor 2	only tors and another	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit			
	if this claim re	lates to a	Other (including a right to offset)	and and state of the second		
Data dahi	t was incurred	Opened 04/22 Last Active 4/25/24	Last 4 digits of account number 9250)		
Date debi	t was incurred	4123124	Last 4 digits of account number			- MAN
		•	Column A on this page. Write that number here:	\$516,778.00		
	s the last page nat number her		the dollar value totals from all pages.	\$516,778.00		

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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Debtor 1 Rustam Dosmatov First Name Middle Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name	
First Name Middle Name Last Name Debtor 2	•
Debtor 2	
United States Bankruptcy Court for the: Eastern District of Pennsylvania	
Case number	
Case number (if known)	Check if this is an
	amended filing
Official Form 106E/F	40/47
Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY cl	12/15
any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Off Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claim Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the deft. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any admand and case number (if known).	ns that are listed in entries in the
Part 1: List All of Your PRIORITY Unsecured Claims	
1. Do any creditors have priority unsecured claims against you?	
No. Go to Part 2.	
☐ Yes.	
Part 24 List All of Your NONPRIORITY Unsecured Claims	
3. Do any creditors have nonpriority unsecured claims against you?	
☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.	
Yes.	
4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the part of the property of the part of th	included in Part 1. If more
왕사는 Part 2. 그 그 그 전통 전체 (15 로마이라이트로 사용하는 16 전체 (15 전 16 16 16 16 16 16 전 16 16 16 16 16 16 16 16 16 16 16 16 16 	Total claim
4.1 Ally Financial, Inc Last 4 digits of account number 4915	\$108,204.00
4.1 Ally Financial, Inc Last 4 digits of account number 4915 Nonpriority Creditor's Name	ψ100,204.00
Attn: Bankruptcy Opened 02/22 Last Active	
500 Woodard Ave When was the debt incurred? 1/13/23	
Detroit, MI 48226 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply	
Who incurred the debt? Check one.	
Debtor 1 only	
☐ Debtor 2 only ☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only ☐ Disputed	
☐ At least one of the debtors and another Type of NONPRIORITY unsecured claim:	7
☐ Check if this claim is for a community ☐ Student loans	
debt	ot
Is the claim subject to offset? report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes Other. Specify Automobile	

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Rustam Dosmatov			Case number (if known)

Debto	or 1 Rustam Dosmatov	*******	Case number (if known)	
4.2	Amex	Last 4 digits of account number	8896	\$2,346.00
,	Nonpriority Creditor's Name Correspondence/Bankruptcy Po Box 981540 El Paso, TX 79998	When was the debt incurred?	Opened 03/21 Last Active 01/24	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
\$7°	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	l claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes *.	Other. Specify Credit Card		
4.3	Amur	Last 4 digits of account number		\$7,955.19
	Nonpriority Creditor's Name	When was the debt incurred?		
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	I claim:	
	Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	 Obligations arising out of a sepa report as priority claims 	ration agreement or divorce that you did not	
P 1	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
4.4	Banterra Bank Transport. Nonpriority Creditor's Name	Last 4 digits of account number		\$199,500.00
4	Nonpriority Creditor's Name	When was the debt incurred?		
i.	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
,	☐ Yes	Other. Specify		

Case 24-11793-amc Doc 5 Filed 05/28/24 Entered 05/28/24 12:48:53 Desc Main 5/24/24 4:32PM Document Page 12 of 23 Debtor 1 Rustam Dosmatov Case number (if known) \$50,000.00 4.5 Bravia Inc Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No No ☐ Yes Other. Specify 4.6 Citibank/The Home Depot Last 4 digits of account number 8360 \$8,104.00 Nonpriority Creditor's Name Citicorp Cr Srvs/Centralized Opened 10/18 Last Active When was the debt incurred? 01/24 Bankruptcy Po Box 790040 St Louis, MO 63179 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No No Other. Specify Charge Account ☐ Yes 4.7 Crossroads Last 4 digits of account number \$176,249.00 Nonpriority Creditor's Name When was the debt incurred? 9385 Haven Ave, Rancho Rancho Cucamonga, CA 91730 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another

debt

■ No
□ Yes

☐ Check if this claim is for a community

Is the claim subject to offset?

Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

report as priority claims

Other. Specify

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Depto	Rustam Dosmatov		Case number (if known)	
4.8	Discover Financial Nonpriority Creditor's Name	Last 4 digits of account number	5259	\$16,232.00
	Attn: Bankruptcy Po Box 3025 New Albany, OH 43054	When was the debt incurred?	Opened 02/19 Last Active 12/23	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐Yes	Other. Specify Credit Card	1	
.9	Gordon Truck Centers	Last 4 digits of account number		\$60,087.24
	Nonpriority Creditor's Name 277 Stewart Rd SW Pacific, WA 98047	When was the debt incurred?	(0-16-7	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
.1	Hyundai Motor Finance	Last 4 digits of account number	7117	\$37,558.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 20829	When was the debt incurred?	Opened 05/23 Last Active 4/17/24	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	•
	Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community	☐ Student loans		
	debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	I a distance of a Marie 1919	
	No 13 1 Maria Cara	Debts to pension or profit-sharing		
	☐ Yes .	Other. Specify Automobile	e	

Case 24-11793-amc Doc 5 Filed 05/28/24 Entered 05/28/24 12:48:53 5/24/24 4:32PM Document Page 14 of 23 Debtor 1 Rustam Dosmatov Case number (if known) 4.1 \$54,689.00 Mitsubishi Hc Capital 4629 Last 4 digits of account number Nonpriority Creditor's Name Opened 09/20 Last Active 1 Pierce PI Ste 1100 When was the debt incurred? 8/01/23 Itasca, IL 60143 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No No ☐ Yes Other. Specify Secured 4.1 2 **NMAC** 7716 \$703.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 02/18 Last Active Po Box 660360 When was the debt incurred? 04/24 Dallas, TX 75266 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ,448.79

No No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify Lease	
TAB Bank Nonpriority Creditor's Name	Last 4 digits of account number	\$197
4185 Harrison Blvd Ogden, UT 84403	When was the debt incurred?	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	Unliquidated	
☐ Debtor 1 and Debtor 2 only	Disputed	
At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	\square Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
No ·	\square Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other. Specify	

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No □ Yes

☐ Check if this claim is for a community

Is the claim subject to offset?

 \square Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

Other. Specify

report as priority claims

Case 24-11793-amc Doc 5 Filed 05/28/24 Entered 05/28/24 12:48:53 5/24/24 4:32PM Document Page 16 of 23 Debtor 1 Rustam Dosmatov Case number (if known) \$42,320.10 Tandem Finance Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3801 Automation Way Fort Collins, CO 80525 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims No No \square Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other, Specify \$60,940.74 **Tandem Finance** Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3801 Automation Way Fort Collins, CO 80525 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts No No ☐ Yes Other. Specify Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency On which entry in Part 1 or Part 2 did you list the original creditor? Line 4.5 of (Check one): Part 1: Creditors with Priority Unsecured Claims

is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address Goldin Law Group PC 135 Old York Rd Part 2: Creditors with Nonpriority Unsecured Claims Jenkintown, PA 19046 Last 4 digits of account number On which entry in Part 1 or Part 2 did you list the original creditor? Name and Address

Regina Cohen Esq Line 4.1 of (Check one): Part 1: Creditors with Priority Unsecured Claims 190 North Part 2: Creditors with Nonpriority Unsecured Claims Independence Mall West Philadelphia, PA 19106

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each

type or anset	Jui cu oiu	······			
	6a.	Domestic support obligations	6a.	\$ Total Claim	0.00
Total claims			a.		
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ · · · · · · · · · · · · · · · · · · ·	

4.1

4.1

8

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		3				
Debtor 1	Rustam I	Dosmatov	Case number (if known)			
					0.00	
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00	
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00	
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00	
Total claims	6f.	Student loans	6f.	\$	Total Claim 0.00	
from Part	2 6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00	
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00	
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	1,262,198.97	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	1,262,198.97	
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	1,262,198.97	

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			L	ocument	Page 18 of 23		5/24/24 4:32PM
Fillini	this informa	ation to identify your	ase;				
Debtor	· 1	Rustam Dosmato	V		11-3		
		First Name	Middle Nar	ne	Last Name		
Debtor Spouse	· 2 if, filing)	First Name	Middle Nar	ne	Last Name		
				strict of Pennsyl			
Unitea	States Ban	kruptcy Court for the:	V-V	· · · · · · · · · · · · · · · · · · ·			
	number						
(if known	1)					☐ Check if this i amended filin	
		-	AAAA A XXXX T T T T T T T T T T T T T T		Validate values	dinondod iiii	9
	1 1 poss	4000					
Offic	cial For	m 106G					
Sch	edule	G: Executory	/ Contra	cts and U	nexpired Leases		12/15
e as o	complete ar	nd accurate as possib	le. If two marr	ied people are fili	ng together, both are equally	responsible for supplying corre	ect
		re space is needed, c write your name and			it, number the entries, and at	tach it to this page. On the top	of any
-		any executory contra			1 11 V 1 01 1	Landa and Alaba Canas	
				•	chedules. You have nothing ele	•	
L	i Yes, Fill In	all of the information of	elow even it the	Contacts of leases	are listed on <i>Schedule A/B:Pro</i>	openy (Omdai Form 100 A/B).	
. Li	st separate	ly each person or cor	npany with wh	om you have the	contract or lease. Then state	what each contract or lease is	for (for
	campie, ren nd unexpirec		none). See me	HISTRUCTIONS FOR THE	s form in the instruction booklet	t for more examples of executory	contracts
224 W. F. F.	er en	and the second second second	and the first out of the	nation of the second of the second	ing and the second of the seco	en al maria de la companio del companio de la companio della compa	anno con convenessa.
F	Person or c	ompany with whom y	ou have the co	intract or lease	State what the contract o	or lease is for	
¥		Name, Number, Street, City	, State and ZIP Cod	e			
2.1	Name				and the state of t		
	Name						
	Number	Street		······································			
	City		State	ZIP Code	AAAAAAAAAAAA		
2,2	City		otate	ZIF Code			
	Name				AND CONTROL OF THE CO		
							
	Number	Street					
	City		State	ZIP Code			
2.3	,						
	Name						
	Number	Street					
	Number	Street					
- 4	City		State	ZIP Code			
2.4	Name	: /			***************************************		
5	·,						
	Number	Street					
				710.0			7
2.5	City		State	ZIP Code		We will be the second of the s	mant de come charley appleasant and color
2.0	Name			APPROXIMATE OF THE PROXIMATE AND APPROXIMATE AND A SECOND APPROXIMATE A			
		•					
	Number	Street					

City

ZIP Code

State

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	Programme and the second	Documen	t Page 19 of 2	23	5/24/24 4:32PM
Fill in this	information to identify your c	ase:			
Debtor 1	Rustam Dosmatov				
Debtor 2	First Name	Middle Name	Last Name		
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	Eastern District of	Pennsylvania		
Case numb	oer				
(if known)					☐ Check if this is an amended filing
Official	l Form 106H				
	lule H: Your Code	htors			12/15
1301160	die II. Tour Code	501013			12/15
fiil it out, a your name		ooxes on the left. Attach t Answer every question.	he Additional Page to th	nis page. On the to	needed, copy the Additional Page, op of any Additional Pages, write
1. 00	you have any codebtors? (ii y	ou are ming a joint case, ut	Thot list elitter spouse as	a codebior.	
⊠ No □ Yes	.				
	hin the last 8 years, have you a, California, Idaho, Louisiana,				
	Go to line 3. s. Did your spouse, former spous	se, or legal equivalent live	with you at the time?		
in line Form out Co	2 again as a codebtor only if 106D), Schedule E/F (Official olumn 2.	that person is a guaranto	or or cosigner. Make sur	e you have listed). Use Schedule D	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and ZIF	² Code			reditor to whom you owe the debt les that apply:
3.1				☐ Schedule D, li	ne
	Name			Schedule E/F	
			****	☐ Schedule G, I	ne
	Number Street City	State	ZIP Code		
3.2				☐ Schedule D, Ii	ne
	Name			☐ Schedule E/F	
				☐ Schedule G, I	
., -	Number Street	Chain	710.0 - 1		
	City	State	ZIP Code		

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FIII	in this information to identify your ca	se:	4.70 强制管理。						
Deb	otor 1 Rustam Dos	matov							
	otor 2			A MINISTER ALL	_				
Ųni	ted States Bankruptcy Court for the:	Eastern Distri	ct of Pennsylvania						
	se number nown)					Check if this is: ☐ An amended filing			
	*					☐ A suppleme		g postpetition of ollowing date:	chapter
O	fficial Form 106I					MM / DD/ Y		۰	
S	chedule I: Your Inco	ome				WIW / DD/ T		*	12/15
sup spo atta	as complete and accurate as poss plying correct information. If you use. If you are separated and you ch a separate sheet to this form. Our possess of the comment of the comment in the c	are married and not filin r spouse is not filing wit	g jointly, and your sp th you, do not include	ouse i: inforn	s livin natior	g with you, inclu about your spo	ide inforr use. If m	nation about y ore space is n	our eeded,
1.	Fill in your employment information.		Debtor 1			Debtor 2	or non-f	iling spouse	
	If you have more than one job,	Employment status	Employed			☐ Emplo	yed		
	attach a separate page with information about additional	Employment status	☐ Not employed			☐ Not er	nployed		
	employers.	Occupation	Driver			·			
	Include part-time, seasonal, or self-employed work.	Employer's name	UZBOYS TRANS	LLC					
	Occupation may include student or homemaker, if it applies.	Employer's address	2073 Bennett Rd Philadelphia, PA	19116				74	
		How long employed th	nere? 3 months	í					
Pai	12: Give Details About Mon	thly Income							
E sti	imate monthly income as of the dause unless you are separated.	ate you file this form. If y	ou have nothing to rep	ort for a	any lir	ne, write \$0 in the	space. In	clude your non	-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		mbine the information t	or all e	mploy	vers for that perso	n on the I	ines below. If y	ou need
					Ü	For Debtor 1		btor 2 or ing spouse	
2.	List monthly gross wages, salar deductions). If not paid monthly, o			2.	\$_	8,000.00	\$	N/A	
3.	Estimate and list monthly overti	me pay.		3.	+\$_	0.00	+\$	N/A	
4.	Calculate gross income. Add lin	ne 2 + line 3.		4.	\$_	8,000.00	\$	N/A	

Debtor 1 **Rustam Dosmatov** Case number (if known) For Debtor 1 For Debtor 2 or non-filing spouse Copy line 4 here 8,000.00 N/A List all payroll deductions: Tax, Medicare, and Social Security deductions 5a. 0.00 N/A 5b. Mandatory contributions for retirement plans 5b. \$ 0.00 N/A 5c. Voluntary contributions for retirement plans 5c. \$ \$ 0.00 N/A 5d. Required repayments of retirement fund loans \$ 5d. \$ 0.00 N/A 5e. Insurance 5e. \$ \$ 0.00 N/A 5f. Domestic support obligations 5f. \$ \$ 0.00 N/A 5g. Union dues 5g. \$ \$ 0.00 N/A 5h. Other deductions. Specify: 5h.+ \$ 0.00 \$ N/A 6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h. 6. \$ 0.00 N/A 7. 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$ 8,000.00 N/A 8. List all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. 8a. \$ 0.00 N/A 8b. Interest and dividends 8b. \$ 0.00 N/A Family support payments that you, a non-filing spouse, or a dependent 8c. regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$ \$ 0.00 N/A 8d. **Unemployment compensation** 8d. \$ \$ 0.00 N/A **Social Security** 8e. \$ 8e. 0.00 \$ N/A Other government assistance that you regularly receive 8f. Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: 8f. \$ 0.00 \$ N/A Pension or retirement income 8g. \$ 0.00 \$ N/A Other monthly income. Specify: 8h.+ \$ 0.00 \$ N/A Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h. 9. 0.00 N/A Calculate monthly income. Add line 7 + line 9. 10. \$ \$ 8.000.00 N/A \$ 8.000.00 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: 11. 0.00 Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it 8,000.00 12. applies Combined monthly income Do you expect an increase or decrease within the year after you file this form? 13.

Official Form 106I

36

No.

Yes. Explain:

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Fill (in this information to identify your case;	Physical Land		
Debtor 1 Rustam Dosmatov		Check if this is:	
Debtor 2		☐ An amended filing☐ A supplement showi	ng postpetition chapter
(Spouse, if filing),		13 expenses as of th	ne following date:
United States Bankruptcy Court for the: Eastern District of Pennsyl	vania	MM / DD / YYYY	
Case number			
(If known)			
Official Forms 106 I			
Official Form 106J			40/47
Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are	filing together, both ar	e equally responsible for	12/15 r supplying correct
information. If more space is needed, attach another sheet to this for number (if known). Answer every question.	orm. On the top of any a	additional pages, write yo	our name and case
Part 1: Describe Your Household 1. Is this a joint case?			
图 No. Go to line 2.			
☐ Yes. Does Debtor 2 live in a separate household?			
□ No		(D.11)	
☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses	for Separate Household (of Deptor 2.	•
2. Do you have dependents?			
Do not list Debtor 1 and	Dependent's relationshi Debtor 1 or Debtor 2	age	Does dependent live with you?
Do not state the dependents names.			□ No □ Yes
doportion names.			□ No
			Yes
			□ No
·			☐ Yes ☐ No
			☐ Yes
3. Do your expenses include No			
expenses of people other than yourself and your dependents?			,
Part 2: Estimate Your Ongoing Monthly Expenses			
Estimate your expenses as of your bankruptcy filing date unless your expenses as of a date after the bankruptcy is filed. If this is a suppapplicable date.			
Include expenses paid for with non-cash government assistance if	you know		
the value of such assistance and have included it on <i>Schedule I: Y</i> (Official Form 106L)	our Income	Your expe	enses
 The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot. 	nclude first mortgage	4. \$	1,400.00
If not included in line 4:			
4a. Real estate taxes		4a. \$	0.00
4b. Property, homeowner's, or renter's insurance		4b. \$	0.00
Home maintenance, repair, and upkeep expenses Homeowner's association or condominium dues		4c. \$ 4d. \$	0.00
5. Additional mortgage payments for your residence, such as ho	me equity loans	5. \$	0.00

Deb	tor 1	Rustam Dosmatov	Case num	ber (if known)	
6.	Utiliti	es:			
	6a.	Electricity, heat, natural gas	6a.	\$	300.00
	6b.	Water, sewer, garbage collection	6b.	\$	50.00
	6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	50.00
	6d.	Other. Specify:	6d.	\$	0.00
7.	Food	and housekeeping supplies	7.	\$	800.00
8.	Child	care and children's education costs	8.	\$	0.00
9.	Cloth	ing, laundry, and dry cleaning	9.	\$	150.00
10.	Perso	onal care products and services	10.	\$	0.00
11.	Medi	cal and dental expenses	11.	\$	15.00
12.		sportation. Include gas, maintenance, bus or train fare. ot include car payments.	12.	,	200.00
13.	Ente	tainment, clubs, recreation, newspapers, magazines, and books	13.	\$	25.00
14.	Char	itable contributions and religious donations	14.	\$	0.00
15.	Insur				
		ot include insurance deducted from your pay or included in lines 4 or 20.	45-	•	0.00
		Life insurance	15a.		0.00
		Health insurance Vehicle insurance	15b.	·	0.00
			15c. 15d.		100.00
16		Other insurance. Specify: s. Do not include taxes deducted from your pay or included in lines 4 or 20.	150.	Ψ	0.00
	Spec	ify:	16.	\$	0.00
17.		Ilment or lease payments: Car payments for Vehicle 1	17a.	\$	550.00
		Car payments for Vehicle 2	17b.		0.00
		Other. Specify:	17c.		0.00
		Other. Specify:	— 17d.		0.00
18		payments of alimony, maintenance, and support that you did not report as		Ψ	0.00
10.		cted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18.	\$	0.00
19.		r payments you make to support others who do not live with you.		\$	0.00
	Spec	ify:	19.		
20.		r real property expenses not included in lines 4 or 5 of this form or on <i>Sche</i>			
		Mortgages on other property	20a.		0.00
		Real estate taxes	20b.	•	0.00
		Property, homeowner's, or renter's insurance	20c.		0.00
		Maintenance, repair, and upkeep expenses	20d.		0.00
		Homeowner's association or condominium dues	20e.	·	0.00
21.	Othe	r: Specify:	21.	+\$	0.00
22.	Calcu	ulate your monthly expenses			
		Add lines 4 through 21.		\$	3,640.00
	22b. (Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	The second secon
	22c. /	Add line 22a and 22b. The result is your monthly expenses.		\$	3,640.00
23.		ulate your monthly net income.			
	23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	8,000.00
	23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	3,640.00
	23c.	Subtract your monthly expenses from your monthly income.	23c.	\$	4,360.00
		The result is your monthly net income.	200.		-1,000100
24.	For ex modifi		u file this mortgage	s form? payment to increase	or decrease because of a
	TT Va	Evolain hara:			